



Module 12: TRICARE Overseas



Module Objectives

After this module, you should be able to:

- Provide a general description of the TRICARE Overseas Program
- Compare TRICARE Overseas Program health care coverage options
- Define command sponsorship and state its relevance to the TRICARE Overseas Program



TRICARE Overseas Program

- The TOP is the DoD's health care program outside of the Continental United States (CONUS)
- TOP offers Prime, Standard, and TFL options while allowing for significant cultural differences unique to foreign countries and their health practices
- Cultural differences may apply to things like location of care (provider comes to a patient's home), or the way in which the care is provided (e.g., services commonly rendered by a provider class in CONUS may be performed by a physician assistant or physician overseas, depending on the country)
- TOP is effective in all geographic areas and territorial waters outside of the Continental United States (OCONUS)



TRICARE Overseas Program

Eligibility:

- Active duty service members (ADSMs) permanently assigned overseas
- Active duty family members (ADFMs) on permanent change of station orders to accompany the sponsor to the overseas location
- ADFMs on **service funded** orders to relocate overseas without the sponsor

Note: Only ADFMs who meet the Joint Federal Travel Regulation (JFTR) definition of **command sponsored** are eligible for TOP enrollment, with the following exceptions:

- Transitional survivors
- Certain Guard/Reserve members and their family members

Coverage:

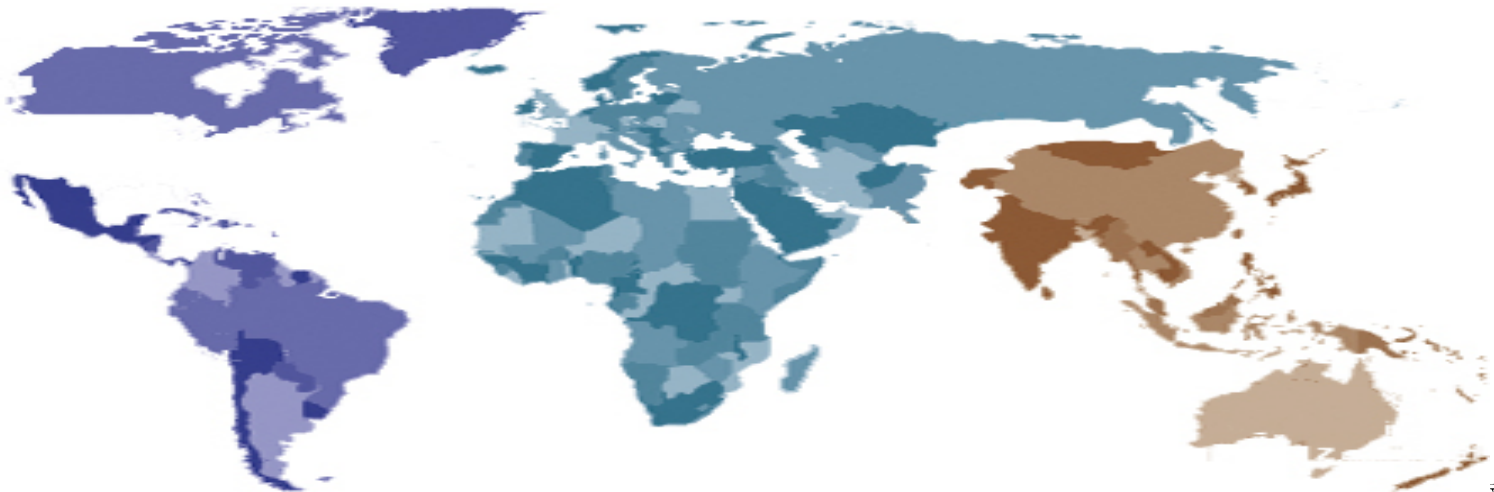
- TOP provides health care coverage for all overseas beneficiaries
- TOP coverage includes dental care for active duty service members who are assigned, deployed, on temporary duty/temporary additional duty, or in an authorized leave status in remote overseas locations



TRICARE Overseas Program

The TRICARE Overseas Program covers three overseas regions:

- **TRICARE Eurasia-Africa**
 - TRICARE Area Office is located at Sembach Air Base, Germany
- **TRICARE Pacific**
 - TRICARE Area Office located at Camp Lester, Okinawa, Japan
- **TRICARE Latin America/Canada (TLAC)**
 - TRICARE Area Office is located in Rosslyn, VA



TRICARE Overseas Program

TOP medical coverage options include:

- TOP Prime
- TRICARE Puerto Rico Prime (TPRP)
 - Upon implementation of the overseas contract, TPRP will no longer be regarded as a separate TOP Prime option
- TRICARE Global Remote Overseas (Prime option)
 - Upon implementation of the overseas contract, the name will change to TOP Prime Remote
- TOP Standard
- TRICARE For Life Overseas
- TRICARE Plus (MTF-based with limited availability)

Note: There is no TOP Extra Program



TRICARE Overseas Program Prime

TOP Prime offers overseas enrollees TRICARE Prime benefits; to include access to a Primary Care Manager (PCM), clinical preventive, and specialty services.

TOP Prime Eligibility:

- Active duty members, including Guard/Reserve
 - National Guard/Reserve members called to federal active duty for more than 30 consecutive days who lived in a TOP Prime location at the time of activation or mobilization
- Enrollment for affected Guard/Reserve members is based on the sponsor's mailing address in DEERS
- National Guard/Reserve members called to federal active duty for more than 30 consecutive days with a final assignment to a duty station overseas for more than 179 days and in a TOP-Prime area



TRICARE Overseas Program Prime (continued)

- Command sponsored active duty family members (ADFM), including Guard/Reserve
 - ADFMs who choose to reside overseas, but are not command sponsored are only eligible for TOP Standard, TOP Plus, or space-available MTF care
- Transitional Survivors

Note: Uniformed Service retirees and their family members who live overseas are ineligible for TOP Prime enrollment, but remain TOP Standard eligible.

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TRICARE Overseas Program Prime (continued)

TOP Prime Enrollment:

- TOP Prime coverage begins the date the enrollment form is received by the TSC
 - There is no 20th-of-the-month rule overseas
- ADSMs who are permanently assigned overseas must enroll
- ADFM enrollment may be on an **individual** or **family** basis
 - ADFMs complete and submit an enrollment form at the local TRICARE Service Center
- Enrollment is automatically renewed each year until the sponsor's overseas tour ends

Advantages of TOP Prime enrollment:

- No co-payments/cost shares
- No deductibles



Other TOP Options

TOP Standard

- TOP Standard is identical to stateside TRICARE Standard except there is no TRICARE “Extra” option overseas

TOP Plus

- TOP Plus, subject to availability, offers MTF primary care access to TOP Standard and TRICARE for Life (TOP TFL) beneficiaries without a requirement to enroll in TRICARE Prime

TOP TRICARE For Life

- Although Medicare is not offered overseas, Medicare-TRICARE eligible beneficiaries (other than active duty/active duty family members) must purchase Medicare Part B to remain TRICARE eligible
- **No location restrictions** - TRICARE For Life eligible beneficiaries are entitled to TRICARE benefits no matter where they reside
- **TRICARE is primary payer** - TRICARE is the primary payer because Medicare does not cover care received overseas, except in U.S. territories (Puerto Rico, U.S. Virgin Islands, Guam, Northern Mariana Islands, and American Samoa)



Congratulations! You've Completed Module 12: TRICARE Overseas You should now be able to:

- Explain key features of the TRICARE Overseas Program (TOP)
- Describe key features of the TOP Prime option
- List other TOP coverage options

